SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on May 3, 2000, Jose A. Torres and wife, Melanie G. Torres, executed to I. Dyke Tatum, Trustee, a certain deed of trust conveying to him as Trustee, certain property hereinafter fully set forth and described, which deed of trust is of record under Instrument No. 200005110047774 in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, by instrument of record under No. 20020814-0098320 in said Register's Office the above named trustee was replaced by E. Franklin Childress, Jr., Clifford D. Pierce, Jr., and Mary K. Alissandratos, as substitute trustees, any one of whom is empowered to serve with all the title, powers, and duties of the original Trustee named in said Deed of Trust described above; and

WHEREAS, default having been made in the payment of the debts and the performance of the obligations secured by said Deed of Trust, Union Planters Bank, National Association, as the owner thereof, requested the undersigned to advertise and sell the security according to the terms thereof; and

WHEREAS, in accordance with said request, the said real estate described in said Deed of Trust was advertised for sale in THE NASHVILLE RECORD, a newspaper published in Nashville, Tennessee, the first insertion appearing on August 29, 2002, and subsequent insertions appearing on September 5, 2002, and September 12, 2002, giving the time, terms, place of sale, and description of the real estate; and

WHEREAS, at twelve o'clock noon on Thursday, September 19, 2002, being the time and at the southwest corner of the Court House, Nashville, Davidson County, Tennessee, being the place mentioned in said advertisement, the undersigned offered said real estate for sale in accordance with all the terms and requirements in said Deed of Trust and advertisement of sale made in connection therewith, at which time said real estate was offered for sale at public outcry to the highest and best bidder for cash and was struck off and sold to Union Planters Mortgage, Inc., at and for the sum of $27,199.32, which is the highest and best bid in connection therewith;

NOW, THEREFORE, the undersigned in consideration of the premises and the payment of said bid, which amount has been applied toward the payment of said indebtedness, hereby bargains,

Davidson County DEEDTRS
Recvd: 10/08/02 16:40 3pgs
Fees:18.00 Taxes:100.64
20021008-0123042

sells, conveys, and confirms unto said Union Planters Mortgage, Inc., the following real estate situated and located in Davidson County, Tennessee, to-wit:

A certain tract or parcel of land in Davidson County, Tennessee, described as follows, to-wit:

Being Apartment Unit Number 5-5 of Robin Hood Condominiums created under Title 64, Section 2701, et seq. as amended, Tennessee Code Annotated , and as established by a Master Deed of record in Book 5388, Page 524, Register's Office for Davidson County, Tennessee, reference to which is hereby made, and said unit being more fully described on the plan of record in Book 5200, Page 124, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Jose A. Torres, and wife, Melanie G. Torres, by deed from Leanne Stubblefield, unmarried, of record in Book 10218, Page 522, Register's Office for Davidson County, Tennessee.

Further conveyed to Melanie G. Torres by Quit Claim Deed from Jose Torres, dated January 10, 2002 of record under Instrument No. 200201150006027 in the Register's Office of Davidson County, Tennessee.

The conveyance of the aforesaid property is subject to unpaid property taxes, assessments, subdivision restrictions, building lines, and easements of record in the Davidson County Register's Office.

IN WITNESS WHEREOF, Clifford D. Pierce, Jr.. as Substitute Trustee has hereunto set his hand this the 19th day of September, 2002.

CLIFFORD D. PIERCE, JR.
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 19th day of September, 2002, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Clifford D. Pierce, Jr., to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed as Substitute Trustee.

WITNESS my hand and Official Notarial Seal at office the day and year above written.

NOTARY PUBLIC

ROSE A. BYBEE
NOTARY PUBLIC AT LARGE
SHELBY, TN
My Commission Expires Sept. 27, 2005

My Commission Expires:
9-27-05

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $27,199.32 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

AFFIANT

Subscribed and sworn to before me on this 19th day of September, 2002.

NOTARY PUBLIC

ROSE A. BYBEE
NOTARY PUBLIC AT LARGE
My Commission Expires Sept. 27, 2005
SHELBY COUNTY, TN

My Commission Expires:

9.27.05

PROPERTY ADDRESS: 323 Forrest Park Road, Unit 5-5
Madison, TN 37715

OWNER AND
MAIL TAX NOTICE TO: Union Planters Mortgage, Inc.
215 Forest Street
Hattiesburg, MS 39401

PREPARED BY AND RETURN TO: Wyatt, Tarrant & Combs, LLP
1715 Aaron Brenner Drive, Suite 800
Memphis, TN 38120

Tax Parcel ID: Map 43-12A, Parcel 53